

# Exhibit 167

## (Part 17 of 26)

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 3B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/22/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[redacted signature]

Date:

11<sup>th</sup> Nov 2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/1/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a Top 10 cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided, and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date

11/3/2021

ASHTON BAILEY  
NOTARY PUBLIC OF NEW JERSEY  
COMMISSION EXPIRES FEBRUARY 19, 2025  
COMMISSION #50123089



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/22/2021.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did ~~not~~ rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

[REDACTED]

Date: 11/02/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 5/30/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[redacted]

Date: November 8 / 2021

State of **FLORIDA**

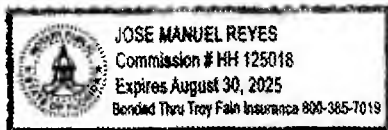
County of St Lucie

The foregoing instrument was acknowledged before me this 8 day of November, 2021 by [REDACTED], who.

☐ is personally known to me or ☒ who produced a FL Driver License as identification, regarding the attached instrument described as Affidavit

and to whose signature(s) this notarization applies.

SEAL



[Signature]  
notary public signature  
JOSE M. Reyes  
notary public printed name

FL-2001-ACK

www.NotaryFL.com provides this form pursuant to Florida Statutes §695.25(1), §117.05(13)(b)

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates. [redacted]
4. I acquired XRP for the first time on 8/12/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date:

17/11/21

DD/MM/YY

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.

2. I reside at [redacted]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 2/5/2021  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date: 11-28-21



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

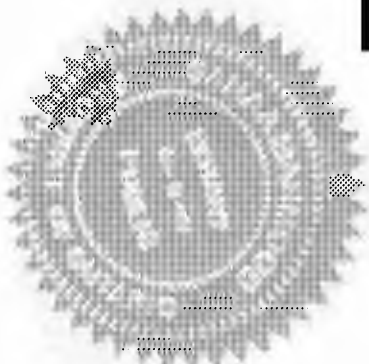
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/26/2021.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[REDACTED]

Date: Nov 13 / 2021



SANAA MAHMOOD  
Barrister, Solicitor & Notary Public  
in and for the Province of Ontario.  
My commission is of unlimited duration.

13 Nov 2021  
647-389-4631

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/28/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payments for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 05/11/2021



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

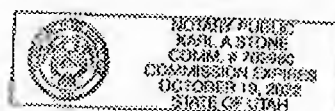
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/12/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/02/2021

State of UTAH County of SALT LAKE  
Subscribed and sworn before me on 11/2/21  
(Date)

[Signature]  
(Notary Signature)



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1 My name is [REDACTED] and I am 18 years of age or older.

[full legal name]

2 I reside at [REDACTED]

[street name, city, state, ZIP code, country]

3 I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4 I acquired XRP for the first time on 03/26/2020  
[mm/dd/yyyy]

5 When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6 When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7 When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8 Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9 I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-12-21



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name] *U*
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/06/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

[REDACTED]

Date:

11/06/21

**XRP HOLDER AFFIDAVIT/INVESTOR/USER - CATEGORY 2B**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs, Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/06/2021  
[month/day/year]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporated the XRP Ledger (XRL).
6. When I acquired XRP, I did not rely on any statements, promises, or references from Ripple, its executives, or affiliates.
7. When I acquired XRP, I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I am aware that Ripple offered a product to banks and other companies utilizing XRP, when I acquired XRP, I was not relying on the efforts of Ripple or its representatives for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets, i.e., superior transaction speed, minimal costs, and/or low energy output, and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:  
☒ As a form of currency for payment for goods and/or services I provided;  
☒ As a substitute for the currency utilized in a state of value and/or to purchase everyday items such as food, clothing, and other small purchases.

Signature of Affiant:

Date: 11-1-2021

County of Prince  
 Commonwealth of Virginia  
 The foregoing instrument was signed and  
 sworn before me this 11th day of November

Notary Public  
 By Bethany Fretwell



**BETHANY FRETWELL**  
 Notary Public  
 Commonwealth of Virginia  
 My Commission Expires 12-22-2025  
 Commission ID 1307185

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/14/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
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10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/06/2021



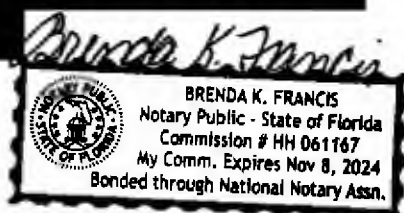
**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/19/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
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  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date: 11/2/2021





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear;

1. My name is [redacted] and I am 18 years of age or older.

[full legal name]

2. I reside at [redacted]

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 01/01/2017  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/4/21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/02/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: 11/1/2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/0/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

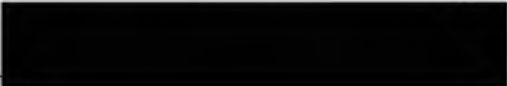
Date: 11-3-2021


## TEXAS NOTARY ACKNOWLEDGMENT

State of Texas

County of Palo Pinto

Before me, Catherine Bennett Field, on this day personally appeared

  
known to me (or proved to me on the oath of \_\_\_\_\_ or through Driver's License  
description of identity card or other document) to be the person whose name is subscribed to  
the foregoing instrument and acknowledged to me that he executed the same for the  
purposes and consideration therein expressed.

Signature(s) 

Act 5, Act 23, Act 24, Act 18, Act 7A

Given under my hand and seal of office this 3<sup>rd</sup> day of November, 2021.



Notary Public Signature

(Seal)





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/15/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
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10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[REDACTED]

Date: 11/3/21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/28/2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
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  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

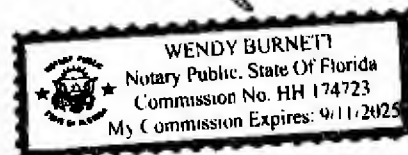
Signature of Affiant:

[REDACTED]

*Personally known to me*

Date: 11-1-2021

*Wendy Burnett*  
*Wendy Burnett*



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08-21-2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[redacted signature]

Date: 11-2-2021

Laura L. Chavez  
Notary Public - State of Michigan  
County of Wayne  
My Commission Expires 07/30/2027  
Acting in the County of Wayne

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

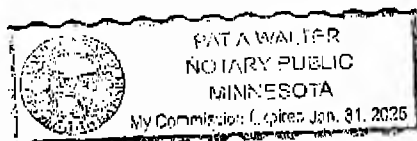
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04 JUL 2017.  
[mm/dd/yyyy]  
07/04/2017
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
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10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 03 NOV 21

*Pat A. Walter*





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/29/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
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  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date: 11/5/21

*Amy Stracke - Notary Public*  
11/5/21



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.
2. I reside at [REDACTED]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on April 29, 2020.
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP, I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP, I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
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  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: January 3, 2022

STATE OF TEXAS  
COUNTY OF HARRIS

This XRP Holder Affidavit was executed before me on January 3, 2022 by [REDACTED]



[Signature]  
Notary Public, State of Texas

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01 / 24 / 2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
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10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11-24-21

Subscribed On: 11/24/21

County of Nye

Signed and sworn (or affirmed) before me

on 11/24/21 by [redacted]

Notary Public

[Signature]



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/16/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
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  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 5/27/22



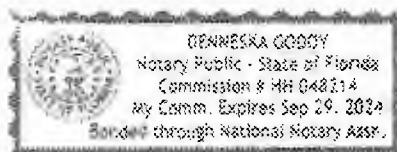
XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/01/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
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  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/5/2021



*[Signature]* 11/05/2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/19/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
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  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[REDACTED]

Date: 11/04/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/27/2018.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
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  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[redacted signature]

Date:

9/11/21

Signature of witness:

[signature]

NAME:

Ricard Evans

SIN [redacted]

9/11/21

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 4/30/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
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7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Acknowledge Statement

State of PA

County of Cumberland

signed and sworn to before me

on this 4<sup>th</sup> day of November 2020

by [redacted]

[Signature]  
Notary Public

*Valerie Gipe*

Date: 11/4/2021

Commonwealth of Pennsylvania - Notary Seal  
VALERIE S. GIPE, Notary Public  
Cumberland County  
My Commission Expires May 3, 2023  
Commission Number 1250154



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 21 Aug 2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[REDACTED]

Date: 1 Nov 2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 9/8/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/21/2021

Subscribed and Sworn to before me, a Notary

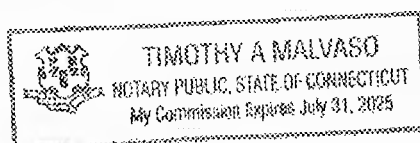
Public, on this 21st day of November, 2021.

My Comm. Exp. 07/31/2025

Notary Signature: [REDACTED]

Notary Name: [REDACTED]

Notary Title: [REDACTED]



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]

2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 02/17/2021  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

Date:

11/03/2021

Notary Public Acknowledgment

State of OHIO  
County of Ashland  
November, 2021, and signed this form in

I hereby certify that  
appeared before me on  
and signed this form in

Alexis R. Jellner



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/21/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

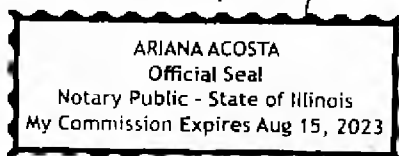
Date: 11/3/2021

*Ariana Acosta*

11/04/21

NOTARY

DATE





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on quarter 3 or 4 of 2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/4/21

Notary: Kari Muller  
Kari Muller  
Exp: 3-11-27



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 8.7.2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 12.11.2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/06/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/10/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/21/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

[REDACTED]

Date:

11/04/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/23/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/23/2020

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/12/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

[REDACTED]

Date: 11/01/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/08/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/05/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/16/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date:

11/2/2021

State of

County of

Subscribed and sworn/affirmed to before me this

2021

My Commission Expires

IURAT

Washington

Thurston

2nd

day of

September

Notary Public





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/22/2018.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/01/2018

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/12/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 2/11/21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.

[full legal name]

2. I reside at [REDACTED]

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 3/18/20  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [REDACTED]

Date: 11/3/21

DAVID A. OCASIO ROSS  
NOTARY PUBLIC-STATE OF NEW YORK  
No 010C6315292  
Qualified in Schenectady County  
My Commission Expires 11-24-2022

*Sworn before me this 3<sup>rd</sup> day  
of November, 2021*



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/23/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

\_\_\_\_\_

Date: November 1, 2021



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/13/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[REDACTED]

Date: 11/02/2021

City/County of San Francisco  
Commonwealth of California

The foregoing statement was acknowledged before me by [REDACTED]

(Name of person seeing acknowledgment)

Notary Public's signature

Notary registration number: 7640533

My commission expires: 05-01-2022



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/5/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[REDACTED]

Date: 11/4/21

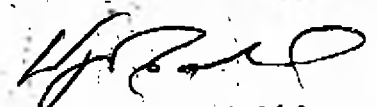
**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 4/12/2020 12/4/2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
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8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
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10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: November 15, 2021

*SWORN before me at Orangeville, Ontario  
Nov. 15, 2021*  
  
**WAYNE D. BALL**  
Barrister & Solicitor  
20 FIRST STREET  
ORANGEVILLE ONT. L9W 2C7

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/02/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

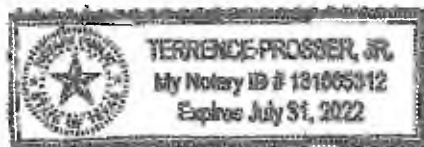
Signature of Affiant: [REDACTED]

Date: 11/2/21

State of Texas  
County of Dallas

The foregoing instrument was acknowledged before me  
on this 2nd day of Nov, 2021, by the signer.

Notary





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/12/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
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9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

*Autograph*  
Signature of Affiant:

[REDACTED]

Date:

11/9/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 9/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
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  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/5/2021

Commonwealth of Pennsylvania  
County of Allegheny

*Carole Sue Curtis*  
Commonwealth of Pennsylvania - Notary Seal  
Carole Sue Curtis, Notary Public  
Allegheny County  
My commission expires November 26, 2024  
Commission number 1387522  
Member, Pennsylvania Association of Notaries  
11/5/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/02/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
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  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/02/2021





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/31/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant



Date:

11-7-21

**JURAT**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of RIVERSIDE

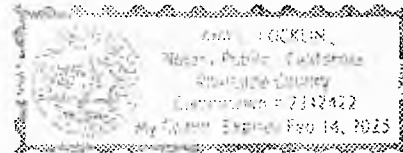
Subscribed and sworn to (or affirmed) before me on this 7<sup>th</sup> day of NOVEMBER  
20 21 by [REDACTED]

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Ann L. Locklin

Signature

(Seal)

**OPTIONAL INFORMATION****DESCRIPTION OF THE ATTACHED DOCUMENT**

XRP HOLDER AFFIDAVIT

(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages 1 Document Date 11-7-21

Additional information

**INSTRUCTIONS**

The wording of all Jurats completed in California after January 1, 2015 must be in the form as set forth within this Jurat. There are no exceptions. If a Jurat to be completed does not follow this form, the notary must correct the verbiage by using a jurat stamp containing the correct wording or attaching a separate jurat form such as this one which does contain the proper wording. In addition, the notary must require an oath or affirmation from the document signer regarding the truthfulness of the contents of the document. The document must be signed AFTER the oath or affirmation. If the document was previously signed, it must be re-signed in front of the notary public during the jurat process.

- State and county information must be the state and county where the document signer(s) personally appeared before the notary public.
- Date of notarization must be the date the signer(s) personally appeared which must also be the same date the jurat process is completed.
- Print the name(s) of the document signer(s) who personally appear at the time of notarization.
- Signature of the notary public must match the signature on file with the office of the county clerk.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different jurat form.
  - ❖ Additional information is not required but could help to ensure this jurat is not misused or attached to a different document.
  - ❖ Indicate title or type of attached document, number of pages and date.
- Securely attach this document to the signed document with a staple.

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/05/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [redacted]

Date: April 7, 2022

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.

[full legal name]

2. I reside at [redacted]

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 23/07/2020.

[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL)

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

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10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- As a form of currency for payment for goods and/or services I provided; and/or
- As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: Nov 6, 2021

Sworn/Declared/Affirmed before me at the City of Edmonton in the Province of Alberta this 22 day of May, 2021 A.D.

Sarah Smith - Notary Public  
Notary Public and Commissioner for  
Oaths in the Province of Alberta  
9821-161 Street, Edmonton, AB T6A 1A2  
Phone: 781-1001 Fax: 781-1001

NO LEGAL ADVICE  
SOUGHT OR GIVEN



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/19/2021.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
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  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

[REDACTED SIGNATURE]

Date: 11/1/21

**NORTH CAROLINA NOTARY ACKNOWLEDGEMENT**  
**(INDIVIDUAL)**

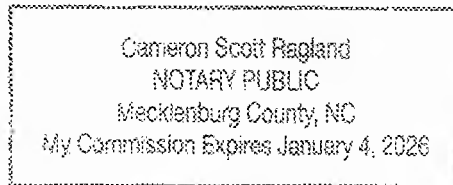
State of North Carolina }

County of Mecklenburg }

I, Cameron Scott Ragland, Notary Public, do hereby certify that [REDACTED]  
[Name of Individual(s) Whose Acknowledgment is Being Taken] personally appeared before me  
this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this 1st day of November, 2021.

(Official Seal)



A handwritten signature in black ink, appearing to read "Cameron Scott Ragland".

Official Signature of Notary

Cameron Scott Ragland  
Notary's Printed or Typed Name

My Commission Expires: January 4, 2026

Notary Public

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/02/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

[REDACTED]

Date: 11/02/2024

CARTÓRIO NOTARIAL EM AVEIRO



ANTÓNIO AMARAL MARQUES  
NOTÁRIO

Telef. 234 373 000 Fax 234 373 009

Email: [notarioantonioamaralmarques@gmail.com](mailto:notarioantonioamaralmarques@gmail.com)

Av. 5 de Outubro, 29 – loja 20, Ed. Aveiro Centrum,  
Ap 300 - 3810-082 AVEIRO

Reconheço a assinatura, no documento em anexo, de [REDACTED]  
[REDACTED] na presença do signatário, no acto, que declarou havê-  
la feito, pessoa cuja identidade verifiquei pela exibição do Cartão de  
Cidadão nº [REDACTED] válido até 18/10/2027. \_\_\_\_\_

Cartório Notarial em Aveiro, do Notário Lic. António Amaral  
Marques, aos 04 de Novembro de 2021. \_\_\_\_\_

(Daniela Catarina Tavares Branco)

(Trabalhadora Autorizada pelo Notário António Amaral Marques, nos termos do art.  
8º do E.N., inscrita na Ordem sob o nº 62/19, conforme autorização publicada no  
sítio da Ordem dos Notários em 2018-02-07)

Conta nº. 5164 [REDACTED]



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/30/20.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11.03.21

**See Attached Notarial Certificate**

## CALIFORNIA NOTARIAL CERTIFICATE (JURAT)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of San Diego

Subscribed and sworn to (or affirmed) before me on this 3 day of November,  
20 21, by [REDACTED], proved to me on the basis of  
satisfactory evidence to be the person(s) who appeared before me.



Signature Maria Sanchez. (Seal)

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/08/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

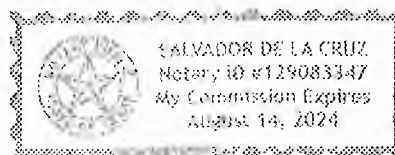
[REDACTED]

Date:

6 Nov 21

November 06, 2021  
Salvador de la Cruz

[Handwritten signature]





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

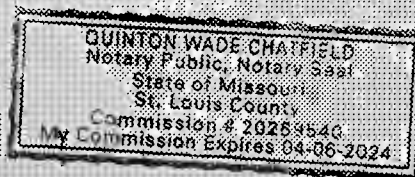
1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/10/2020  
[after learning of Ripple, [mm/dd/yyyy]]
5. When I ~~first~~ acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date: 11/02/2021State of MissouriCounty of St. Louis

The foregoing instrument was acknowledged before me this 2nd day  
of November, 2021 by [redacted]

*[Signature]*  
Quinton Wade Chatfield





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/21/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/12/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

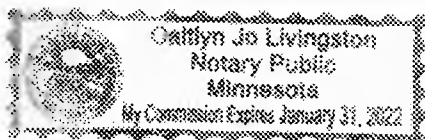
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/08/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[REDACTED SIGNATURE]

Date:

11/4/2021



*[Handwritten signature]* 11/4/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.

(full legal name)

2. I reside at [redacted]

(street name, city, state, zip code, country)

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 09/29/2020  
(mm/dd/yyyy)

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "top 10" cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided, and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase every day items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 12/16/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple."), its executives, or affiliates.
4. I acquired XRP for the first time on 8/5/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided, and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date

11-7-2021

Subscribed and sworn to before me this 10th day of November, 2021.  
Notary Public in and for the State of Washington  
[Signature]



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/30/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 8/16/2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 8/27/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[redacted]

Date:


11/2/2021

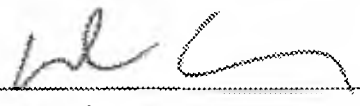
## Acknowledgement

State of Michigan

County of WAYNE

On November 2, 2021 before me, the undersigned notary public,  
personally appeared

  
who proved to me on the basis of satisfactory evidence to be the  
person(s) whose name(s) is/are acknowledged to me that he/she/they executed the  
same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on  
the instrument the person(s), or the entity upon behalf of which the person(s) acted,  
executed the instrument

Signature 

Printed name Donnell Corley

Notary Public, State of Michigan,

Commissioned in County of WAYNE

My commission expires MAY 22, 2027

Acting in County of WAYNE

DONTELL CORLEY  
NOTARY PUBLIC, STATE OF MI  
COUNTY OF WAYNE  
MY COMMISSION EXPIRES May 22, 2027  
ACTING IN COUNTY OF

WAYNE

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

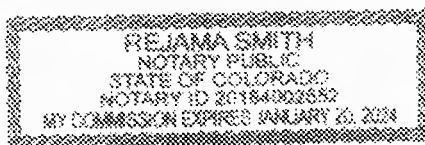
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside in [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/15/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided, and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases

Signature of Affiant

[REDACTED]

Date: 1 Dec 2021



*[Handwritten Signature]*  
12/1/21



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.

[full legal name]

2. I reside at [redacted]

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 01/27/2020  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

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- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [redacted]

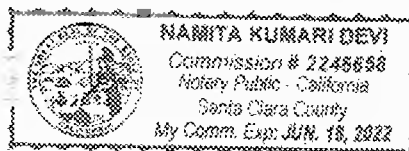
Date: 12-2-2021State of California, County of Santa Clara

Subscribed and sworn to (or affirmed) before me

on this 02<sup>nd</sup> day of DEC, 2021

by [redacted]

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature: NAMITA K. DEVI

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of the document.

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/16/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/04/2021

This certificate pertains to a certified copy of Affidavit (title), consisting of 1 pages copied by Nolan Thuma (name of notary) on 11/4/21 (date).

**Copy Certification by Notary Public**

State of Georgia

County of Pickens

On this 11/4/21,  
Date

I certify that this is a true, correct and complete copy made by me from the original record in the possession of \_\_\_\_\_

and that, to the best of my knowledge, the original record is neither a public record nor a publicly recordable document, certified copies of which are available from an official source other than a notary public.

[Signature]  
(signature of notary public)

Notary Public, State of Georgia

My commission expires: 9/20/25



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.

2. I reside at [REDACTED]

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 12/15/2021  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [REDACTED]

Date: 11/3/21



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.  
(I OWN RIPPLE STOCK!)
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 5/26/22



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]

2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 01/31/2021  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: Nov 2/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 8/5/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [REDACTED]

Date: 11/7/21

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/02/2016  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 09/11/2021



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
(full legal name)
2. I reside at [REDACTED]  
(street name, city, state, ZIP code, country)
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/01/2017  
(mm/dd/yyyy)
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRP).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date: November 4, 2021



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

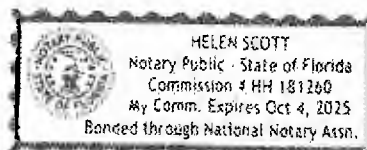
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/02/2019.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 12/20/21

STATE OF FLORIDA  
COUNTY OF HILLSBOROUGH  
The foregoing instrument was acknowledged  
before me this 20th day of Dec, 2021,  
for [REDACTED], who is  
personally known to me, and produced to me  
type of identification FL ID # [REDACTED]

[Signature]  
Notary Public



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 5/1/17  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided, and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [redacted]

Date: 11-29-21



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/15/2013  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

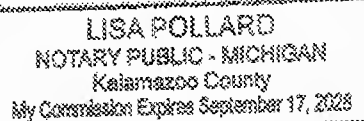
Signature of Affiant: [redacted]

Date: 11/2/21

[redacted] appeared before me in Van Buren  
County, MI on 11/02/2021

*Lisa Pollard*  
Notary Public

Kalamazoo County  
Acting in Van Buren County  
Commission Expires 17 Sept 2028





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 23/11/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 03/11/2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

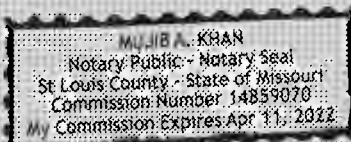
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/23/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output) and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided, and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/4/21 11/8/21  
KWSIGNED BEFORE ME ON 11/8/2021  
IN SAINT LOUIS, MISSOURI

Mujib A. Khan





Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/14/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[REDACTED]

Date: 11/4/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 4-15-2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-9-2021



11/9/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/18/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11-4-21

Notary Public



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/01/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/06/2021



*Devin Graves* 11/6/21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]

2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 03/08/2021  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 4 NOV 2021

**CALIFORNIA JURAT WITH AFFIANT STATEMENT**

GOVERNMENT CODE § 8202

☒ See Attached Document (Notary to cross out lines 1-6 below)☐ See Statement Below (Lines 1-6 to be completed only by document signer[s], not Notary)

1 \_\_\_\_\_

2 \_\_\_\_\_

3 \_\_\_\_\_

4 \_\_\_\_\_

5 \_\_\_\_\_

6 \_\_\_\_\_

Signature of Document Signer No. 1

Signature of Document Signer No. 2 (if any)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of San Mateo

Subscribed and sworn to (or affirmed) before me

on this 4 day of November, 2021

by \_\_\_\_\_ Date \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

(1) \_\_\_\_\_

(and (2) \_\_\_\_\_),

Name(s) of Signer(s)

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature \_\_\_\_\_

Signature of Notary Public

Place Notary Seal and/or Stamp Above

**OPTIONAL**

Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**Title or Type of Document: XRP Holder Affidavit (Investor/user - category 2B)

Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/04/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date:

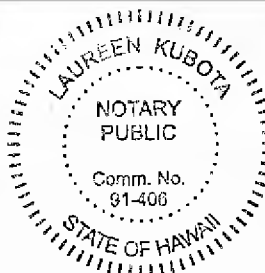
11/5/21

STATE OF HAWAII  
CITY AND COUNTY OF HONOLULU

SUBSCRIBED AND SWORN to before me this  
11th day of November 2021

Laureen Kubota  
Notary Public, First Judicial Circuit,  
State of Hawaii

My commission expires: 11/16/2023



Doc. Description:

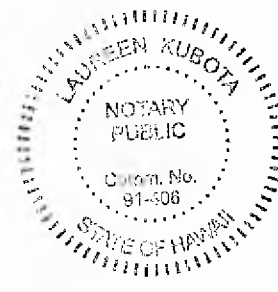
XRP Holder  
affidavit/Investor/user Category

Doc. Date: 11/6/21

No. Pages: 1

Laureen Kubota  
Notary Printed Name

16F  
Jud. Circuit



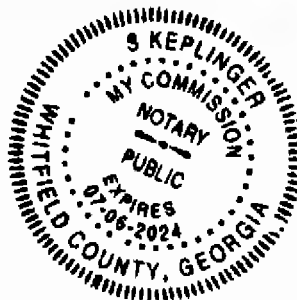
**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/20/2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/2/2021



S. Keplinger  
Notary Public

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/03/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [REDACTED]

Date: 11-16-2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/13/2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-2-2021

Lee Milhoan  
1959 Majestic Circle  
Steubenville OH 43952



XRP HOLDER AFFIDAVIT (INVESTOR USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/02/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date

11/2/21



Notary - Carol Swanson  
State of Wisconsin, Rock County  
Expires 07-05-2023

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/18/1967  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/2/21

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 10)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/08/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 06/20/2021

3 of 3

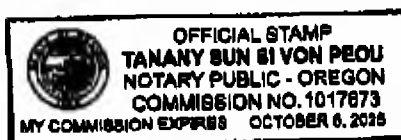
**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/28/2018.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 12/10/2021



*Tanany Sun*

12/10/2021



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/10/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 12/08/2021

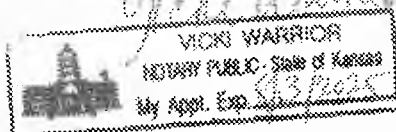
XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/17/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided, and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/21/21



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/31/2013  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/01/2021



**XRP HOLDER AFFIDAVIT (INVESTOR - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.
2. I dwell at [REDACTED]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on, or around the 25<sup>th</sup> day of October, 2020.
5. The first time I purchased XRP I was completely unaware of a company called Ripple and its use of XRP.
6. Considering that I was unaware of Ripple, when I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. Because I was unaware of Ripple, when I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Because I was unaware of Ripple when I acquired XRP, I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.



**JURAT**

Texas state )  
 )  
 Harris County )

On this 04 day of November, 2021, before me, the undersigned Notary Public on and for Texas state, appeared [REDACTED] and known to me and proved to be on the basis of satisfactory evidence, to be the one whose autograph appear on this instrument and who acknowledged to me that they executed the same.

Witness my hand and official seal:

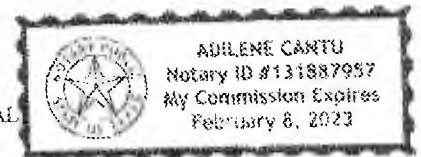
Notary

*Adilene Cantu*

My Commission Expires:

*February 8, 2023*

[SEAL]



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**XRP HOLDER AFFIDAVIT (INVESTOR - CATEGORY 2B)**

Page 1 of 1



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/22/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[redacted]

Date: 12/3/2021

**CALIFORNIA ACKNOWLEDGMENT**

CIVIL CODE § 1189

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of Contra CostaOn 12/03/2021 before me, Natalie J. Chop, Notary Public  
Date Here Insert Name and Title of the Officer

personally appeared \_\_\_\_\_

Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Place Notary Seal and/or Stamp Above

Signature

Natalie J. Chop

Signature of Notary Public

**OPTIONAL**

Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**

Title or Type of Document: \_\_\_\_\_

Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

**Capacity(ies) Claimed by Signer(s)**

Signer's Name: \_\_\_\_\_

☐ Corporate Officer – Title(s): \_\_\_\_\_☐ Partner – ☐ Limited ☐ General☐ Individual ☐ Attorney in Fact☐ Trustee ☐ Guardian or Conservator☐ Other: \_\_\_\_\_

Signer is Representing: \_\_\_\_\_

Signer's Name: \_\_\_\_\_

☐ Corporate Officer – Title(s): \_\_\_\_\_☐ Partner – ☐ Limited ☐ General☐ Individual ☐ Attorney in Fact☐ Trustee ☐ Guardian or Conservator☐ Other: \_\_\_\_\_

Signer is Representing: \_\_\_\_\_

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older:  
[full legal name]

2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates. [REDACTED]

4. I acquired XRP for the first time on 7/12/2021  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I ~~did not~~ believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 7/12/2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

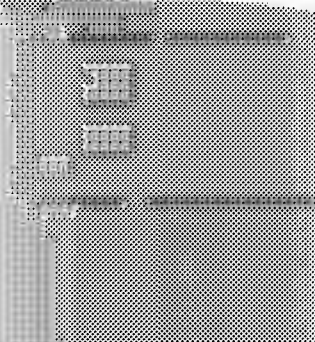
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[Street Name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/4/2016.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided, and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 26.5.22.

Witnessed by THOMAS RICHARD HELM

THOMAS RICHARD HELM  
JUSTICE OF THE PEACE  
W.A. 1723





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/20/2018.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[redacted signature]

Date:

11/10/2021

**VERIFICATION ON OATH OR AFFIRMATION WITH AFFIANT STATEMENT**

-----

State of Illinois } ss.  
County of Lake

- ☒ See Attached Document (Notary to cross out lines 1-7 below)  
☐ See Statement Below (Lines 1-7 to be completed only by document signer[s], not Notary)

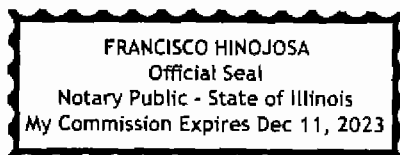
1 -----  
2 -----  
3 -----  
4 -----  
5 -----  
6 -----

7 -----  
Signature of Document Signer No. 1

N/A  
Signature of Document Signer No. 2 (if any)

Subscribed and sworn to (or affirmed) before me

this 10th day of November, 2021, by  
Day Month Year



[Redacted]  
Name of Signer No. 1

N/A  
Name of Signer No. 2 (if any)

[Signature]  
Signature of Notary Public

Place Notary Seal/Stamp Above

Any Other Required Information  
(Residence, Expiration Date, etc.)

**OPTIONAL**

Completing this information can deter alteration of the document or  
fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**

Title or Type of Document: XRP Holder Affidavit

Document Date: 11/10/2021 Number of Pages: 1

Signer(s) Other Than Named Above: [Signature]

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/06/2018.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/4/21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/19/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 3<sup>rd</sup> November / 2021



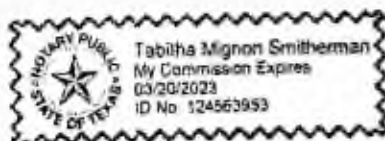
**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/19/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/03/2021



T- < >

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/01/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 5 November 2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/03/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

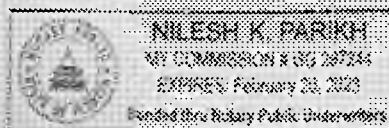
Signature of Affiant: [redacted]

Date: 11/02/2021

State of Florida  
County of Palm Beach

Notarized for [redacted]

20 Nov 2021





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.

[full legal name]

2. I reside at \_\_\_\_\_

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on April 24, 2020  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

[Redacted Signature]

Date: 11/01/2021

Matthew Firm



☐ City ☒ County of duval

On 11/01/2021, before me, Lola Denise Strickland,  
*Date* *Notary Name*

the foregoing instrument was subscribed and sworn (or affirmed) before me by:

*Name of Affiant(s)*

☐ Personally known to me -- OR --

☐ Proved to me on the basis of the oath of \_\_\_\_\_ -- OR --  
Name of Credible Witness

☒ Proved to me on the basis of satisfactory evidence: Pennsylvania driver\_license  
Type of ID Presented

WITNESS my hand and official seal.

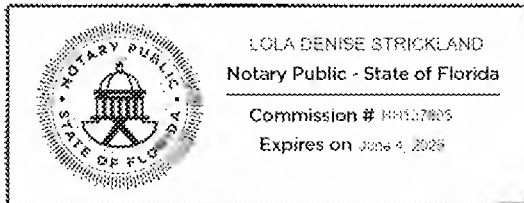
Notary Public Signature: Mr. Denise Strickland

Notary Name: Lola Denise Strickland

Notary Commission Number: HH137805

Notary Commission Expires: 06/04/2025

*Notarized online using audio-video communication*

**DESCRIPTION OF ATTACHED DOCUMENT**

Title or Type of Document: XRP Holder Affidavit

Document Date: 11/1/2021

Number of Pages (including notarial certificate): 2

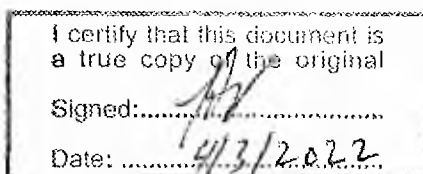
**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/09/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 02/11/21



Chartered Certified Accountants & Registered Auditors  
164 - 166 High Road, Ilford, Essex, IG1 1LL  
Tel: 02089118899 Fax: 02089118917

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/06/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided, and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 29 Nov 21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/02/2018.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/03/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.

[full legal name]

2. I reside at [redacted]

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 9-24-2018  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [redacted]

Date: 11-5-21

11/5/21

*Erica Larson*



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.

2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 12/03/20  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/5/21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on July 15, 2018.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/14/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/14/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/04/2021

see attached certificate



## ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Stanislaus )

On November 4, 2021 before me, Kristin Moser, notary public  
(insert name and title of the officer)

personally appeared [REDACTED],  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that he/she/they executed the same in  
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the  
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Kristin Moser

(Seal)



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[Full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/13/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date 3/10/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/17/2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

[REDACTED]

Date:

11/1/21

**CALIFORNIA JURAT**

GOVERNMENT CODE § 8202

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of LOS ANGELES

Subscribed and sworn to (or affirmed) before me on

 this 01 day of NOVEMBER, 2021, by  
                     Date                                    Month                                    Year
(1) 

(and (2) \_\_\_\_\_),

Name(s) of Signer(s)



Place Notary Seal and/or Stamp Above

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature

Signature of Notary Public

**OPTIONAL**

Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**Title or Type of Document: XRP HOLDER AFFIDAVIT (INVESTOR) USER CATEGORY 2B)Document Date: 11. 01. 2021 Number of Pages: ONESigner(s) Other Than Named Above: NO OTHER SIGNER



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.

[full legal name]

2. I reside at [REDACTED]

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 11/1/2019.

[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were **building** products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-2-2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.

[full legal name]

2. I reside at [REDACTED]

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 5/24/2019  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

[REDACTED]

Date:

11/8/2021

**JURAT WITH AFFIANT STATEMENT**

State of New York } ss.  
 County of Onondaga

- ☒ See Attached Document (Notary to cross out lines 1-7 below)  
☐ See Statement Below (Lines 1-7 to be completed only by document signer[s], *not* Notary)

1 \_\_\_\_\_  
 2 \_\_\_\_\_  
 3 \_\_\_\_\_  
 4 \_\_\_\_\_  
 5 \_\_\_\_\_  
 6 \_\_\_\_\_  
 7 \_\_\_\_\_

Signature of Document Signer (Affiant) No. 1

Signature of Document Signer (Affiant) No. 2 (if any)

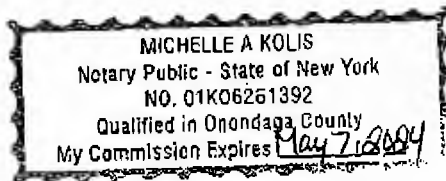
Subscribed and sworn to (or affirmed) before me

this 8<sup>th</sup> day of November, 2021, by  
 Date Month Year

(1) \_\_\_\_\_  
 Name of Signer No. 1

(2) N/A  
 Name of Signer No. 2 (if any)

Michelle Kolis  
 Signature of Notary Public



Place Notary Seal/Stamp Above

N/A  
 Any Other Required Information  
 (Residence, Expiration Date, etc.)

**OPTIONAL**

Not required by law, this information can be useful to those relying on the document and prevent fraud.

**Further Description of Any Attached Document**

Title or Type of Document: RRP Holder Affidavit  
(Investor/User - Category 2/3)  
 Document Date: 11/8/21 Number of Pages: 1  
 Signer(s) Other Than Named Above: N/A

RIGHT THUMBPRINT OF SIGNER #1	RIGHT THUMBPRINT OF SIGNER #2
Top of thumb here	Top of thumb here

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 7/1/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date: 11/1/2021



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
3. I acquired XRP for the first time on July 11, 2019.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did **not** rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did **not** believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-4-21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

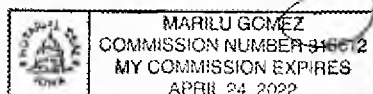
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/30/2019.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-3-21

*Marilyn Gomez* 11/3/2021



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.

[full legal name]

2. I reside at [redacted]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 12/26/2020  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date: 09 Nov 2021

Jurat

This certificate is attached to a XRP Holder Affidavit/Investor/Loan  
dated November 09, 2021 (category 2B)

Document information: 1 page

COMMONWEALTH OF VIRGINIA

CITY/COUNTY OF Fairfax

The foregoing instrument was subscribed and sworn/affirmed before me this 9<sup>th</sup> day of  
November, 2021 by [REDACTED]

MERCEDES NICOLE PETTUS  
NOTARY PUBLIC  
REG. #7853675  
COMMONWEALTH OF VIRGINIA  
MY COMMISSION EXPIRES 02/28/2023

[Signature]  
Notary Public

Mercedes Nicole Pettus  
Print name

7853675  
Notary registration number

02/28/2023  
My commission expires



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]

2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on June 15<sup>th</sup> 2019.  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: November 7<sup>th</sup> 2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/21/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [redacted]

Date: November 7, 2021

Before me the undersigned, A Notary Public for Shelby County, State of Indiana, personally appeared [redacted] and acknowledged the execution of this instrument on November 7, 2021.



*Jason A. Cranfill*

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[REDACTED]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/06/2018.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

c:

11/5/21

## CALIFORNIA JURAT WITH AFFIANT STATEMENT

GOVERNMENT CODE § 8202

- ☒ See Attached Document (Notary to cross out lines 1-7 below)  
☐ See Statement Below (Lines 1-7 to be completed only by document signer[s], *not* Notary)

1. \_\_\_\_\_  
 2. \_\_\_\_\_  
 3. \_\_\_\_\_  
 4. \_\_\_\_\_  
 5. \_\_\_\_\_  
 6. \_\_\_\_\_  
 7. \_\_\_\_\_

Signature of Document Signer No. 1

Signature of Document Signer No. 2 (if any)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
 County of San Mateo

Subscribed and sworn to (or affirmed) before me

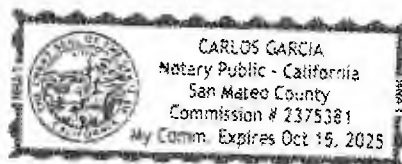
on this 5 day of November, 2021, by

(1) \_\_\_\_\_

(and (2) \_\_\_\_\_).

Name(s) of Signer(s)

proved to me on the basis of satisfactory evidence  
 to be the person(s) who appeared before me.



Signature

Signature of Notary Public

Seal  
 Place Notary Seal Above

## -----OPTIONAL-----

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document:

XRP Holder Affidavit (Investor/user  
Category 2B)



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12-02-2019.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

[REDACTED]

Date: 11-05-2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/21/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/6/21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

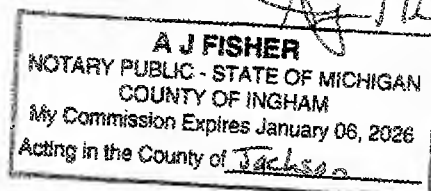
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/05/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 05/24/2022

Acknowledged before me in Jackson County, MI on May 24, 2022  
by AJ Fisher.



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/24/2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/1/21

SWORN TO AND SUBSCRIBED TO ME THIS 1 DAY OF NOV 2021



Jennifer L. Lawrence  
Notary Public, State of Ohio  
My Commission Expires  
8/21/22

*[Handwritten Signature]*



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/12/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

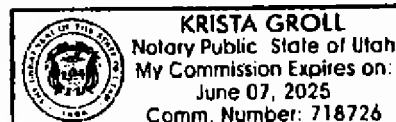
Signature of Affiant

[REDACTED]

Date: 11/03/2021

State of Utah  
County of Davis

The foregoing was acknowledged before me  
this 31<sup>st</sup> day of November, 2021  
Krista R. Groll  
NOTARY PUBLIC  
My Comm. Expires: 6-7-2025



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear;

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/20/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
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10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 12/15/2021

State of Pennsylvania County of Dauphin

This record was acknowledged before me on 12/15/21 (date) by Margaret H. Doeblen

[Signature]  
County of Pennsylvania (Notary Seal)  
Margaret H. Doeblen, Notary Public  
Signature of Notary Officer  
My commission expires April 15, 2024  
Commission number 1297680



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]

2. I reside at [redacted]  
[street name, city, state, ZIP code, country]

3. I am an XRP holder. I acquired XRP in the secondary market and not from Ripple Labs Inc ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 12/23/2017  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

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- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

[redacted signature]

Date: 11/07/2021